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03869.105735

PATENT APPLICATION
10/529,031

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Josef Laumen et al.
Serial No.:	10/529,031
Date Filed:	October 24, 2005
Group Art Unit:	2617
Confirmation No.:	9038
Examiner:	Brooks, Shannon
Title:	METHOD FOR PROVIDING PAYING SERVICES, USER IDENTIFICATION DEVICE, AND DEVICE FOR PROVIDING SAID SERVICES

MAIL STOP – AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

RESPONSE TO FINAL OFFICE ACTION

In response to the Final Office Action mailed October 9, 2009, Applicants respectfully submit the following amendments set forth below and request favorable action thereon.

Amendments to Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.